

IN THE ABSTRACT

Please amend the abstract to reflect the embodiments of the invention to which the claims are directed as follows:

A process determines whether a prepaid card customer is credit worthy by analyzing deposits and purchases transactions associated with the account of the customer. Credit is advanced on prepaid card purchases in response to the determination of creditworthiness. Prepaid card credit granting and repayment is made available to other financial institutions for the establishment of more conventional credit. The prepaid card customer creditworthiness is made based on deposit history into the prepaid card account. Factors to determine whether credit line is established at a time of of a purchase transaction includes one or more of: i) a point of sale classification of a geographical location for the purchase transaction; ii) a transaction classification of a type of goods or services requested for purchase; iii) a transaction classification of the type of goods or services requested for purchase that are regularly purchased; and iv) employment validation. ~~includes deposits and transactions at the made while the person was an anonymous prepaid card user. The process includes fraud and theft prevention measures including validation of the anonymous transactions using a biological identification such as a finger print or retinal scan or by validation of anonymous and non-anonymous deposit and purchase profiles. Alternatively, prepaid card credit can be granted even if the customer is anonymous and has not provided a validated name and other personal and/or financial information.~~